

**Priority Sector Advances Base Rate: 10.00% p.a.  
Rate of Interest**

**Category of Advance**

	<b>Agriculture and Allied Activities (both Direct and Indirect) for Term Loan/Cash Credit</b>			
1	<b>/KCC(TL)/SHG/NGO/MFI/Micro credit/All schematic Agriculture Loan Products i.e. BGVB</b>			
	Krishakjyoti, BGVB MahajanMukti, BGVB Utthan, indirect agriculture like dealer in			
	<b>Fertiliser/Pesticides etc.</b>			
i	Limit uptoRs 25000/-	10.25 % p.a. (Floating)		
ii	Limit over Rs 25000/-and uptoRs 50000/-	10.50% p.a. (Floating)		
iii	Limit over Rs 50000/-and uptoRs 1000000/-	11.50% p.a. (Floating)		
iv	Limit over Rs 1000000/- to Rs 10000000/-	12.00% p.a. (Floating)		
v	<b>Limit over Rs 100.00 Lakh</b>	<b>Card Rate</b>	<b>Concession</b>	<b>Effective rate</b>
vi	BGVBCR-0	BR+ 1.00%	0%	11.00%p.a (Floating)
	BGVBCR-1	BR+ 2.00 %	0.50%	11.50%p.a (Floating)
	BGVBCR-2	BR+ 3.25%	0.75%	12.50%p.a (Floating)
	BGVBCR-3	BR+4.25%	1.25%	13.00%p.a (Floating)
	BGVBCR-4	BR+4.75%	0%	14.75%p.a (Floating)
	BGVBCR-5	BR+ 6.00%	0%	16.00%p.a (Floating)
2	<b>Crop Loan/KCC (Short term production credit)</b>			
i.	UptoRs 3.00 lakh per borrower	a) Int. @07% p.a payable as per norms on due dates or half yearly basis. (Subject to interest subvention to be guided by Circular no BGVB/ HO/ CREDIT/129/2012 dated 07.02.2012 and subsequent clarifications. Interest subvention @03%p.a for prompt /timely repayment should be credited to customers' account in terms of the extant guidelines of the Bank.		
		b) After overdue @ 10.25 % p.a.		
ii	Above Rs 3.00 lakh per borrower	As per table 1 above.		
3	<b>Advance to Micro &amp; Small Enterprises, both Manufacturing and Service. (Including Retail Trade uptoRs 20.00 lakh) without CGTMSE Cover</b>			
i.	Limit uptoRs 25000/-	BR + 0.25 i.e.10.25%p.a.(Floating)		
ii.	Limit over Rs 25000/- and uptoRs 50000/-	BR+ 0.50% i.e. 10.50%p.a.(Floating)		
iii.	Limit over Rs 50000/- and uptoRs 10.00 lakh	BR+ 1.50% i.e. 11.50%p.a.(Floating)		
iv.	Limit over Rs 10.00 lakh- and uptoRs 100.00 lakh	BR+ 2.00% i.e. 12.00%p.a.(Floating)		
4	<b>Advance to Micro &amp; Small Enterprises, both Manufacturing and Service (Including Retail Trade uptoRs 20.00 lakh) with CGTMSE Cover</b>			
i.	Limit uptoRs 25000/-	BR +0.25% i.e. 10.25%p.a.(Floating)		
ii.	Limit over Rs 25000/- and uptoRs 50000/-	BR+ 0.50% i.e. 10.50 %p.a.(Floating)		
iii.	Limit over Rs 50000/- and uptoRs 10.00 lakh	BR+ 1.00% i.e. 11.00 %p.a.(Floating)		
iv.	Limit over Rs 10.00 lakh- and uptoRs 100.00 lakh	BR+ 1.50% i.e. 11.50 %p.a.(Floating)		
5	<b>Loans having limit above Rs 1.00 crore under Micro Enterprise Sector (Both Manufacturing &amp; Service)</b>	<b>Card Rate</b>	<b>Concession</b>	<b>Effective Rate</b>
	BGVBCR-0	BR+ 1.00%	Nil	11.00%p.a (Floating)
ii.	BGVBCR-1	BR+ 2.00%	0.50%	11.50%p.a(Floating)
iii.	BGVBCR-2	BR+ 3.25%	0.75%	12.50%p.a(Floating)
iv.	BGVBCR-3	BR+ 4.25%	1.25%	13.00%p.a(Floating)
v.	BGVBCR-4	BR+ 4.75%	Nil	14.75%p.a(Floating)
vi.	BGVBCR-5	BR+ 6.00%	Nil	16.00%p.a(Floating)

6	Loans having limit above Rs 1.00 crore under Small Enterprise Sector (Both Manufacturing & Service)	Card Rate	Concession	Effective Rate
	BGVBCR-0	BR+ 1.50%	0.50%	11.00%p.a(Floating)
ii.	BGVBCR-1	BR+ 2.50%	1.00%	11.50%p.a(Floating)
iii.	BGVBCR-2	BR+ 3.75%	1.25%	12.50%p.a(Floating)
iv.	BGVBCR-3	BR+ 4.75%	1.75%	13.00%p.a(Floating)
v.	BGVBCR-4	BR+ 5.25%	0.50%	14.75%p.a(Floating)
vi.	BGVBCR-5	BR+ 6.00%	Nil	16.00%p.a(Floating)
7	<b>Special rates of Interest for Rice Mill, Flour Mill, Oil &amp; Dal Mill , Agro Processing Units, Food Processing /Tea Processing ones falling under Priority Sector (Micro &amp; Small Enterprise- Manufacturing)</b>			
	Accounts with Credit Risk Rating BGVBCR-2		BR+ 1.00% i.e. 11.00 %p.a(Floating)	
ii.	Accounts with Credit Risk Rating BGVBCR-3		BR+ 1.25% i.e. 11.25 %p.a(Floating)	
iii.	Accounts with Credit Risk Rating inferior to BGVBCR-3		BR+ 2.50% i.e. 12.50 %p.a(Floating)	
iv.	Cold Storage with Credit Risk Rating of BGVBCR-2		BR+ 0.75% i.e. 10.75 %p.a(Floating)	
v.	Cold Storage with Credit Risk Rating of BGVBCR-3		BR+ 1.00% i.e. 11.00 %p.a(Floating)	
vi.	Cold Storage with Credit Risk Rating inferior to BGVBCR-3		BR+ 1.50% i.e. 11.50 %p.a(Floating)	
8	<b>Special Rates for Healthcare Industry</b>		Micro and Small (Enterprise)	
	(Promoted by promoters, At least one of whom should be at least Doctor having degree at least MBBS from any recognized Medical College in India.			
i.	BGVBCR-2		11.25 % p.a(Floating).	
ii.	BGVBCR-3		12.25 % p.a(Floating).	
9	<b>Accounts under SME Debt restructuring Scheme</b>			
i.	Funding of unpaid interest to be converted into FITL		Nil	
ii.	Conversion of irregular portion of cash credit account into WCTL	1.5% below the applicable rate for MSE category		
iii.	Working Capital including additional capital	1.5% below the applicable rate for MSE category but not below the base rate.		
iv.	Existing Term Loan	3.00 % below the applicable rate for Micro Enterprise and 2.00% below the applicable rate for Small Enterprise but not below the base rate.		
v.	Fresh Rehabilitation Term Loan	1.5% below the applicable rate for MSE category but not below the base rate		
10	<b>Ad-hoc Limit</b>			
	Any Admissible amount	2% p.a. over and above the rate applicable to normal limit.		
11	<b>BGVB Housing Loan Scheme upto Rs.25.00 lakh</b>			
	For Loans upto 5 years	BR+0.00% i.e. 10.00%p.a(Floating)		
ii.	For Loans above 5 years & upto 15 years	BR+0.00% i.e. 10.00%p.a(Floating)		
iii.	For Loans above 15 years & upto 20 years	BR+0.25% i.e. 10.25%p.a(Floating)		

i. Floating rate is linked to BR & subject to change with the revision of Base Rate from time to time.

12	<b>BGVB Education Loan</b>	
i.	Sanctioned Limit upto Rs.4.00 lakh	BR+2.00% i.e. 12.00%p.a(Floating)
ii.	Sanctioned Limit above Rs.4.00 lakh	BR+2.75% i.e. 12.75%p.a(Floating)

A concession of 1 % p-a in the rate of interest shall be allowed up to the moratorium period only if the interest is serviced during the moratorium period.

**NON-PRIORITY SECTOR**

**BASE RATE: 10.00%**

Sl.No.	Category of Advance	Rate of Interest
1	<b>For Term Loan/Cash Credit (Non Schematic / Non Priority- Non Medium)</b>	
	Limit upto Rs.25000/-	BR+3.25% i.e. 13.25%p.a(Floating)
ii.	Limit over Rs.25000/- and upto Rs.2.00 lakh	BR+3.50% i.e. 13.50%p.a(Floating)
iii.	Limit over Rs.2.00 lakh and upto Rs.10.00 lakh	BR+4.75% i.e. 14.75%p.a(Floating)
iv.	<b>Aggregate Limit over Rs.10.00 lakh to Rs.10.00 crore</b>	
a	BGVBCR-0	BR+ 4.00 % i.e. 14.00%p.a(Floating)
b	BGVBCR-1	BR+ 4.50 % i.e. 14.50%p.a(Floating)
c	BGVBCR-2	BR+ 5.00 % i.e. 15.00%p.a(Floating)
d	BGVBCR-3	BR+ 5.50 % i.e. 15.50%p.a(Floating)
e	BGVBCR-4	BR+ 5.75 % i.e. 15.75%p.a(Floating)
f	BGVBCR-5	BR+ 6.00% i.e. 16.00%p.a(Floating)
v	<b>Aggregate Limit over Rs 10.00 crore</b>	
a	BGVBCR-0	BR+ 3.75 % i.e. 13.75%p.a(Floating)
b	BGVBCR-1	BR+ 4.25 % i.e. 14.25%p.a(Floating)
c	BGVBCR-2	BR+ 5.00 % i.e. 15.00%p.a(Floating)
d	BGVBCR-3	BR+ 5.50 % i.e. 15.50%p.a(Floating)
e	BGVBCR-4	BR+ 5.75 % i.e. 15.75%p.a(Floating)
f	BGVBCR-5	BR+ 6.00% i.e. 16.00%p.a(Floating)

2	Loans under Non-Priority Medium Enterprise (Both Manufacturing & Service)	Card Rate	Concession	Effective Rate
	BGVBCR-0	BR+ 2.50%	0.50%	12.00%p.a(Floating)
ii.	BGVBCR-1	BR+ 3.50%	1.00%	12.50%p.a(Floating)
iii.	BGVBCR-2	BR+ 4.75%	1.25%	13.50%p.a(Floating)
iv.	BGVBCR-3	BR+ 5.75%	1.75%	14.00%p.a(Floating)
v.	BGVBCR-4	BR+ 6.25%	0.50%	15.75%p.a(Floating)
vi.	BGVBCR-5	BR+ 6.00%	Nil	16.00%p.a(Floating)
b	<b>Aggregate Limit over Rs.10.00 crore</b>	<b>Card Rate</b>	<b>Concession</b>	<b>Effective Rate</b>
	BGVBCR-0	BR+ 3.00%	0.50%	12.50%p.a(Floating)
ii.	BGVBCR-1	BR+ 4.00%	1.00%	13.00%p.a(Floating)
iii.	BGVBCR-2	BR+ 5.25%	1.25%	14.00%p.a(Floating)
iv.	BGVBCR-3	BR+ 6.25%	1.75%	14.50% p.a(Floating)
v.	BGVBCR-4	BR+ 6.75%	0.50%	16.25%p.a(Floating)
vi.	BGVBCR-5	BR+ 6.50%	Nil	16.50%p.a(Floating)
3	<b>Rates of Interest for Rice Mill, Flour Mill, Oil &amp; Dal Mill, Agro Processing Units, Food Processing/Tea Processing ones falling under Non-Priority Sector (Medium Enterprise Manufacturing)</b>	Limit above Rs 10.00lakh and uptoRs 10.00 crore	Limit above Rs 10.00 crore	
i.	BGVBCR-0	BR+ 2.00% i.e. 12.00%	BR+ 2.25% i.e. 12.25 %p.a (Floating)	
ii.	BGVBCR-1	BR+ 2.75% i.e. 12.75%	BR+ 2.75% i.e. 12.75%p.a (Floating)	
iii.	BGVBCR-2	BR+ 3.00% i.e. 13.00%	BR+ 3.25% i.e. 13.25%p.a(Floating)	
iv.	BGVBCR-3	BR+ 3.50% i.e. 13.50%	BR+3.75% i.e. 13.75%p.a(Floating)	
<b>Tenor Premium @ 0.25% is to be added to the card rate for Project Loan, where interest reset clause is more than one year.</b>				
v.	BGVBCR-4	BR+ 4.00% i.e. 14.00%	BR+ 4.00% i.e. 14.00%p.a(Floating)	
vi.	BGVBCR-5	BR+ 4.25% i.e. 14.25%	BR+ 4.25% i.e. 14.25%p.a(Floating)	
4	<b>Special Rates for Healthcare Industry (Promoted by promoted by director-promoters,</b>	Medium Enterprise		

	At least one of whom should be at least Doctor		
	having degree at least MBBS from any		
	recognized Medical College in India.		
i.	BGVBCR-2	11.50% p.a. (Floating)	
ii.	BGVBCR-3	12.50% p.a. (Floating)	
5	<b>BGVB Consumer Loan Scheme (Fixed Rate)</b>		
i.	Individual	13.25% p.a. (Fixed)	
ii.	Individual with 50% collateral security	12.75% p.a. (Fixed)	
6	<b>BGVB Car Loan Scheme (Fixed Rate)</b>		
		<b>Rate of Interest</b>	
i.	Repayment Up to 3 years (New Car)	11.50 % p.a. (Fixed)	
ii.	Repayment over 3 years upto 5Yrs (New Car)	12.00 % p.a. (Fixed)	
NOTE	1% p.a. interest concession will be available if liquid securities (TD/ NSC/ KVP/ SV of LIP) is brought in as collateral securities to the extent of a)50% of the loan amount in case of salaried borrowers in the name of borrower(s) and/or guarantor(s) b)60% of the loan amount in case of professional and self employed. in the name of borrower(s) and/or guarantor(s).		
7	<b>BGVB Griha SangrakshanYojana (Fixed Rate)</b>	<b>Rate of interest (If the borrower opts for Atut Bandhan)</b>	<b>Rate of interest (If the borrower does not opt for Atut Bandhan)</b>
i.	Upto 5 years	12.75 % (Fixed)	13.25% p.a. (Fixed)
ii.	Above 5 years upto 15 years	13.00 % (Fixed)	13.50% p.a. (Fixed)

Coverage under "Bangiya AtutBandhan Scheme "will be optional. The loanee should execute an undertaking for opting out of the scheme. In case the loanee opts out of the scheme the spouse of the loanee or the next legal heirs (if no spouse exists) should stand as guarantor(s) against the loan. The spouse/next legal heirs should also execute an irrevocable undertaking to repay all the dues in case of death/default of the loanee. (Ref: Circular BGVB/HO/ P&D/05/2014 dated 26.04.2014

8	<b>BGVB Housing Loan Scheme (Floating Rate)</b>	<b>over Rs 25.00 lakh upto 50.00 lakh:</b>	
i.	<b>For Loans upto 5 years</b>	BR i.e. 10.00% p.a. (Floating)	
ii.	<b>For Loans above 5 Years &amp;Upto 15 Years</b>	BR i.e. 10.00% p.a. (Floating)	
iii.	<b>For Loans above 15 Years &amp;upto 20 Years</b>	BR+0.25% i.e. 10.25% p.a (Floating)	
9 a.	<b>BGVB Personal Loan Scheme</b>		
i.	<b>Any admissible amount</b>	12.75 % p.a. (Fixed)	
b.	<b>BGVB Salary Payment Scheme</b>		
i	<b>Any admissible amount</b>	BR+2.75 % i.e. 12.75 % p.a. (Floating)	
10	<b>BGVB Festival Loan Scheme (Fixed Rate)</b>		
i.	<b>Any admissible amount</b>	14.35% p.a. (Fixed)	
11	<b>BGVB Mortgage Loan /BGVB Trade Credit</b>		
i.	<b>UptoRs 100.00 lakh</b>	BR+3.50% i.e 13.50% p.a. (Floating)	
ii.	<b>Above Rs.100.00 lakh</b>	BR+4.25% i.e 14.25 % p.a. (Floating)	
12	<b>BGVB Cash Rental Scheme (Floating Rate)</b>		
i.	Other than landlords of BGVB Branches	BR+4.50% i.e 14.50 % p.a. (Floating)	
ii.	Landlords	BR+3.50% i.e 13.50 %p.a. (Floating)	
13	<b>Loan against Bank's own Term Deposit</b>		
i.	Loan/Overdraft against Bank's own Term Deposit at 10% margin on current accrued value of Deposit.	1.5% p.a over the rate of deposit	
ii.	For Loan/Overdraft against 3 party deposit.	2.5% p.a over the rate of deposit	

In case of more than one deposit is offered higher interest, rate of interest paid on deposits is to be reckoned for the purpose of calculation of interest on loan/OD.

14	<b>Loan against LIP(SV)/NSC/KVP etc (Floating Rate)</b>		
i.	Term Loan	BR+ 2.50% i.e 12.50% p.a. (Fixed)	
ii.	Overdraft	BR+3.50% i.e 13.50% p.a. (Fixed)	
	Maximum admissible amount of such loan will be as under		
	Against LIP(SV)	90% of the Surrender Value	
	Against NSC/KVB depending upon the period remaining to maturity		

	1 year or less	95% of the face value
ii.	1 year to less than 2 years	90% of the face value
iii.	2 years to less than 3 years	85% of the face value
iv.	3 year to less than 4 years	80% of the face value
v.	4 years to less than 5 years	75% of the face value
vi.	5 years and above.	70% of the face value